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December 10, 2003

ATTORNEY DOCKET NO. 5997.0037  
CUSTOMER NO. 22,852



**Mail Stop Patent Application**  
**Commissioner for Patents**  
**P.O. Box 1450**  
**Alexandria, VA 22313-1450**

New U.S. Patent Application  
Title: **SYSTEMS AND METHODS FOR PROVIDING AN ADJUSTABLE  
RATE MORTGAGE WITH A FIXED MONTHLY PAYMENT**  
Inventors: Walter C. MUREN

Sir:

We enclose the following papers for filing in the United States Patent and Trademark Office in connection with the above patent application.

1. Application - cover page and 33 pages, including 5 independent claims and 42 claims total.
2. Drawings - 5 sheets of drawings (FIGs. 1-5).
3. Request for Non-Publication of Application and Certification Under 35 U.S.C. § 122(b)(2)(B)(i).
4. The filing fee is calculated as follows:

|   |                  |   |       |              |        |             |
|---|------------------|---|-------|--------------|--------|-------------|
| Basic Application Filing Fee                                    |                  |   |       |              | \$770  | \$ 770.00   |
|   | Number of Claims |   | Basic | Extra Claims |        |             |
| Total Claims  | 42               | - | 20    | 22           | x \$18 | 396.00      |
| Independent Claims  | 5                | - | 3     | 2            | x \$86 | 172.00      |
| <input type="checkbox"/> Presentation of Multiple Dep. Claim(s) |                  |   |       |              | +\$290 |             |
| Subtotal  |                  |   |       |              |        | \$ 1,338.00 |
| Reduction by 1/2 if small entity                                |                  |   |       |              |        | -           |
| TOTAL APPLICATION FILING FEE                                    |                  |   |       |              |        | \$ 1,338.00 |

Please address all correspondence with respect to this application to:

Finnegan, Henderson, Farabow,  
Garrett & Dunner, L.L.P.  
1300 I Street, N.W.  
Washington, D.C. 20005-3315

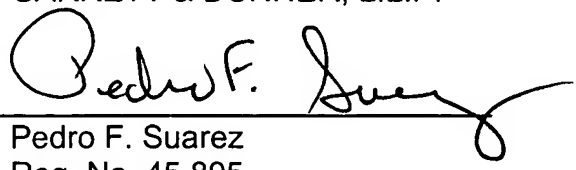
This application will be completed in accordance with 37 C.F.R. § 1.53(f) upon receiving a Notice to File Missing Parts of Application.

Please accord this application an application number and filing date.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

By: \_\_\_\_\_

  
Pedro F. Suarez  
Reg. No. 45,895

PFS/sa  
Enclosures

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
)  
Walter C. Muren )  
)  
Application No.: Not Yet Assigned ) Group Art Unit: Not Yet Assigned  
)  
Filed: December 10, 2003 ) Examiner: Not Yet Assigned  
)  
For: SYSTEMS AND METHODS FOR )  
PROVIDING AN ADJUSTABLE )  
RATE MORTGAGE WITH A FIXED )  
MONTHLY PAYMENT )

**Mail Stop Patent Application**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**REQUEST FOR NON-PUBLICATION OF APPLICATION AND  
CERTIFICATION UNDER 35 U.S.C. § 122(b)(2)(B)(i)**

As an authorized agent of the above-identified Applicant, the undersigned attorney hereby certifies that the invention disclosed in the attached application has not and will not be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. § 122(b).

I further understand that this non-publication request may be rescinded at any time and if so, the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

FINNEGAN  
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I further understand that if applicant subsequently files an application directed to the invention disclosed in the attached application in another country; or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the United States Patent and Trademark Office must be notified of such filing within forty-five (45) days after the date of the filing of such foreign or international application. I also understand that failure by Applicants to so notify the Patent and Trademark Office will result in abandonment of this application.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

Dated: December 10, 2003

By: 

Pedro F. Suarez  
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